

**In the Claims:**

Please add new claims 35-47 as follows:

*Rule 54b 1.174 E278*  
 35. A method of monitoring a human controlled power source driven vehicle, the method comprising:

extracting one or more data elements from at least one sensor wherein the one or more elements are of at least one operating state of the vehicle and the at least one human's actions during a data collection period;

analyzing, grouping, and storing the one or more data elements as group data values in a first memory related to a predetermined group of elements; and,

correlating the group data values to preset values in a second memory and generating an output data value based on the correlation.

*10 28 6*  
 36. The method according to claim 35, further comprising the steps of:  
 using safety or other actuarial standard values as the preset values; and,  
 generating an adjusted insurance cost as the output data value.

*13 28 6*  
 37. The method according to claim 35, further comprising the steps of:  
 using safety or other actuarial standard values as the preset values; and,  
 generating an adjusted underwriting cost as the output data value.

*11 28 10 29*  
 38. The method according to claim 36, further comprising the steps of:  
 using location and time as the one or more data elements which are compared to the safety or other actuarial standard values to generate the adjusted insurance cost.

*14 28 13 30*  
 39. The method according to claim 37, further comprising the steps of:  
 using location and time as the one or more data elements which are compared to the safety or other actuarial standard values to generate the adjusted underwriting cost.

<sup>7</sup>~~28~~ 40. The method according to claim <sup>28</sup>~~35~~, further including the steps of:

determining if the one or more data elements indicate one or more predetermined triggering events, where if the determination is positive, correlating the one or more data elements to one or more types of triggering events stored in a third memory; and,  
5 storing and transmitting a signal corresponding to the determined triggering event to a receiving system.

<sup>8</sup>~~28~~ 41. The method according to claim <sup>28</sup>~~35~~, further including the steps of:

determining if the one or more data elements indicate one or more predetermined triggering events, where if the determination is positive, correlating the one or more data elements to one or more types of triggering events stored in a third memory; and,  
5 storing or transmitting a signal corresponding to the determined triggering event to a receiving system.

<sup>35</sup>~~42~~ 42. The method according to claim <sup>28</sup>~~35~~ wherein:

a classification of the at least one human controlled power source driven vehicle is at least one of a automobile, motorcycle, motor home, truck, tractor, van, bus, watercraft, aircraft, or recreational vehicle.

<sup>36</sup>~~43~~ 43. The method according to claim <sup>28</sup>~~35~~ wherein:

a classification of the at least one human controlled power source driven vehicle is a fleet of at least one of a automobile, motorcycle, motor home, truck, tractor, van, bus, watercraft, aircraft, or recreational vehicle.

<sup>12</sup>~~37~~ 44. The method according to claim <sup>34</sup>~~38~~ wherein:

the adjusted insurance cost can be for a prospective or retrospective basis.

<sup>15</sup>~~38~~ 45. The method according to claim <sup>32</sup>~~39~~ wherein:

the adjusted underwriting cost can be for a prospective or retrospective basis.

<sup>39</sup>~~46~~ 46. The method according to claim <sup>28</sup>~~35~~, further including the steps of:

compiling and grouping the one or more data elements and storing one or more